LADIES AT COURT.

A Soft Spot in the Chairman's Armor —Capt. Hall Contemplates Running for Alderman.

The appeals from Ward 1 were taken in hand yesterday by the Board of Revision.

Mr. Ernest Bolton was considerably taken aback when he learned that a house, which he claimed to be at least 10 years old was situated on an avenue which was only opened up in '88.

Captain William Hall thinks he will run for alderman next year. If those on the board are a fair sample of the men who are in the council, he thinks he would be an improvement.

Mr. Carlyle wanted to know if all the property in Toronto was estimated at its marketable value where the assessments would be down to? There was a regular shout of "Just where they ought to be!" from the crowded benches.

John R. Jackson, one of Toronto's colored citizens, lost his vote by acknowledging that he was only the executor, instead of the owner, of an estate, but he got $10 a foot knocked off and the assessment lowered by $662.

The chairman can with difficulty withstand an appeal from a lady, and when the wife of Frederick Knight wanted a reduction in an assessment he almost gave in to strike $50 off, but Commissioner Maughan was inexorable and wouldn't give his consent. "You see how it is," said Mr. Carlyle, "I'd be willing, but the commissioner is obstinate." Mrs. Knight, however, was successful in having her taxes reduced to what they were last year.

VARSITY NEWS.

Fees in Arts Show a Large Increase—Personal and Other Notes.

The class of '95 held a meeting for election of officers and the following were elected as executive: President, W. L. M. King; first vice-president, Miss Rowsom; second vice-president, Lyman Brown; secretary, B. Bell; treasurer, A. Shore. The rest of the officers will be elected at the next meeting.

An open meeting of the Y.M.C.A. was held yesterday afternoon and was addressed by Mr. Keller, traveling secretary of the Students' Volunteer Movement. A large audience listened to an interesting discourse on the mission work being taken up by the colleges both of the United States and Canada.

The Varsity Banjo and Guitar Club met recently to organize for this year. Mouth-organs were excluded, and it was decided to restrict the instruments to banjos, guitars and mandolins. The officers elected were: Hon. president, Mr. H. R. Fairclough, M.A.; president, Mr. W. R. P. Parker; secretary-treasurer, Mr. L. A. Moore; committee, University College, Mr. W. S. Carroll; School of Science, Mr. N. Lash; Medical College, Mr. A. F. Rolls.

The registrar is authority for the statement that the fees in arts in University College this year will exceed the amount received last year for the same purpose by $7000 to $8000 and will total about $30,000. This is very gratifying, and is accounted for by the fact that the fee has been increased from $20 to $25 a year, and in addition a library fee of $2 is charged for the privilege of using the library. Besides this the increase in the number of students in attendance accounts for a large portion.

Ninety-five played a match with the School of Practical Science in Rugby football and were victorious by the score of 9 to 5. Yesterday afternoon '94 met the victors in a game for the championship of the college and were defeated by 6 to 4, but the game was protested and probably will be played over.

In pursuance of the schedule in the Inter-Year and Inter-Faculty Association Football Series Victoria College played Knox College yesterday afternoon and were defeated by two goals to one. This afternoon '94 plays '93 in the same series.

Mr. John McGovern, B.A., formerly Fellow in Mathematics in University College and since Fellow in Clark University, where he followed a course of post-graduate study, has received the appointment to a lectureship in mathematics at Princeton University.

Mr. W. H. Brown, B.A., '92, ex-President of the Modern Language Club, is teaching in Waterford High School.

LETTERS FROM THE PEOPLE.

A Word of Warning Re Sewerage.

Editor World: Is it not time that something was done to endeavor to bring about a better system, or rather a system—for certainly there is not any at present—by which the accumulated noxious gas in our sewers and feeders may be got rid of, and which must find its way out somewhere?

The only escape appears to be up through the gratings in the street or up through the plumbing in our houses.

Then how can it be expected that the city can be healthy when people are obliged to breathe such an atmosphere, as we must, when it is considered that all the accumulated gases from the bowels of this great city are forced up through these gratings, simply because there is no other outlet?

Just imagine such a state of things! It does not matter whether it is first-class residence locations or third-class, all have to suffer alike; the air is polluted with the gas of the sewers.

Can anyone deny that this is not a fact? Then why is not some means provided to relieve and carry off these pent-up vapors?

There have been requests made to have the sewers flushed and disinfected; that is all very well, but that does not remove the cause.

There is only one way to do it, and that is by erecting sewer gas towers in many parts of the city in connection with the main sewers, of sufficient height and properly constructed at the bases to draw off and carry away the accumulated gases. They might be erected at each fireball and as many more places as convenient, and be so constructed that the gases would pass through fire, and so when it escaped at the top it would be virtually free from impurities, and unless this is done the health of the city will certainly get worse.

This system need not involve a large expense, and it must be apparent that it would be of the greatest benefit, and it will be only culpable negligence if there is not something done in this way.

Then perhaps when this is done we may hope to have a further and quite possible improvement, that is to utilize the waters of Lake Simcoe, which would not only furnish the city with pure water, but from its height would afford a powerful means for flushing the sewers.

These combined would give us a clean and healthy city, besides being of great advantage in other ways. Let us hope that a move may soon be made. W. D. BURY.

Federal Systems of Government.

Editor World: In my letter of the 12th ult., the fact that in modelling our constitution its authors had avoided the dangers of State or Provincial sovereignty, but had failed to perceive the effect of leaving the executive practically elective by Parliament was roughly sketched. What are the facts? At one time in our history the party caucus was unheard of. The British system of Legislative Union then was ours. The known policy of both parties was to allow each constituency to select its best and most popular men—candidates came forward upon requisition, and the candidate who had the largest and most influential number of signatures was pretty certain of success. At length the exigencies of party warfare induced the Reform leader to introduce the caucus system, which was finally imitated by the Conservatives. The effect of this system is that those only can expect to be candidates who are persona grata to the leader. If elected their first duty is to that leader who secured their nomination. It follows therefore that under such a system members of our Parliament are mere delegates appointed by the leader of each party, sanctioned by the members of the party and that the policy of the leader must prevail. This may tend to give strength and security to the leaders of the parties, but it is totally at variance with, it might almost be said, the spirit of the British constitution. By such means we have a Government by a party and for a party and not by the people for the people. Upon all questions of policy the first and most likely question thus is: What will be the effect on the party? instead of what will be the effect upon the public weal? The prejudicial effects of excessive partyism, of which the caucus system is so productive, are well known and need not be discussed here. It is only necessary to point out the last step sure to follow the caucus delegate to Parliament. A harbor, a railway or some kind of subvention would increase the comfort or the wealth of the voters obedient to the leader's mandate. The demand is made. The assembled delegates, each with his own demand, vote each for the other. The obedient voters are repaid. The treasury is depleted. The Government is sustained. The chain is complete. Vote for the caucus candidate nominee of the leader, and if the Government is sustained you will get what you want. Vote against him and you will not, or vote for the caucus candidate and your leader will be sustained, and if he is he will form a Government that will give you what you want. If you do not you cannot expect anything. If the executive then existing, or to be created, was not dependent for its life upon the will of the majority of the delegates to Parliament, this last step or influence so much to be deprecated would be entirely avoided and the evil effects of nomination by party caucus ended. It is a system which has largely originated since Confederation, and the inroads already made upon the capital and credit of the country by its operation must soon be brought to a full stop if disaster is to be avoided. The remedy would seem to be either the adoption of the United States system of appointing the members of the executive so that they will be independent of Parliamentary influence or the election of a board of control independent of Parliament whose approval of expenditures for new public works will be requisite before any such appropriation can take effect. In either case the demands of legitimate enterprise could not suffer and the inducement to vote for a caucus nominee rather than for a thoroughly representative man would be taken away. In a word we would once more have representatives of the whole people in Parliament on both sides and not mere delegates of party leaders. These words are not penned as a reproach to any party or to any party leaders. They apply equally to all. Watching from afar, election after election for twenty-five years, observing carefully the systems that have proved successful apart from matters of policy which have been advanced by either party when necessary to catch the public ear and retired wholly or partially in obedience to the interests or demands of powerful sections of the parties, no other conclusion can be arrived at than that stated. We have essayed to engraft upon Federal and almost Republican institutions an untried system of government unsuitable to the country and the Federal system we have adopted. Escaping the Scylla of terrors state sovereignty evoked across the line, we are likely to fall in spite of the most earnest efforts of our statesmen to check the tendency into a Charybdis of corruption. Twenty-five years ago this speck of dry rot was discovered no doubt by many. It has grown with such rapidity that the whole body-politic is more or less affected. The leaders save one bow before it, and even he has not ventured to proclaim a remedy. Great is the caucus and the party leader is his prophet, or what amounts to the same thing profits by it. Verily, verily, all is vanity and vexation of spirit. Canadians would build up a distinct nationality. Let them build upon a rock, not upon the uncertain sands of party exigencies. Excise the spot from our constitution, then and not till then may we hope to find solid confidence in our future and progress towards the goal of Canadian nationality. With your permission I will next consider the vital question of the franchise. Later imperfections in our laws and Governmental systems involving the certain neglect of the poor, the increase of crime and the aggrandizement of the rich. JUNIOR.

There Were No Free Beds.

Editor World: Will you kindly favor us by making a little correction in your report of the Central Lodging House, as it is rather misleading. Although it may appear trifling, it is of importance to those engaged in the work. You state that of the 26,486 beds occupied during the year 290 were given free, but such was not the case, as every bed was paid for, but that number was paid for by ticket and the rest in cash. It has the appearance of giving beds free, and thus interfering with the good work which the House of Industry is doing and at the same time encouraging laziness, which has not been done and will not be done in the future. The building to be given by Mr. Massey is for the Jarvis-street Mission, which is a distinct organization and entirely separate, and the upper part will be rented by the Lodging House. H. C. DIXON.

He Did Not Understand the Paragraph.

Editor World: In an article published in to-day's World, and a copy of which I enclose, I consider as defamation of character to myself and wife, "Miss Salambo," as you call her. I am not the person to forsake her for any woman, let alone a married woman who is the mother of five children, the eldest of whom is 16 years old, only eight years younger than myself.

Now, I wish you to deny your statement in your next issue. I am a gentleman and my wife a lady, and our character has so far been unblemished, and I do not wish to be scandalized in that manner.

Practical jokes are all right in their place, but carrying them public is going too far. E. S. SALAMBOS,
Of "The Salambos."

In Favor of a Plebiscite.

The monthly meeting of the district W.C.T.U. was held yesterday at 56 Elm-street, President Mrs. MacDonell in the chair. Interesting reports of the recent provincial convention were given. It was decided to add several new departments of work this year. These new branches are: "Work Among Colored People," "School of Methods," "Temperance Coffee-houses" and "Work with Railroad Men." A resolution was passed in favor of a plebiscite in the Province of Ontario on the question of prohibition. Several ladies offered their drawing-rooms for socials to raise funds for expenses at headquarters.

Sewer Gases.

Editor World: Much cry out is now being made in re sewer gases. As those gases can be dealt with, it would be wise that the necessary steps be at once taken in the matter and rectification made.

Nov. 1, 1892. W. J. SMITH, Architect.

Corns cause intolerable pain. Holloway's Corn Cure removes the trouble. Try it and see what an amount of pain is saved.

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The Toronto Times

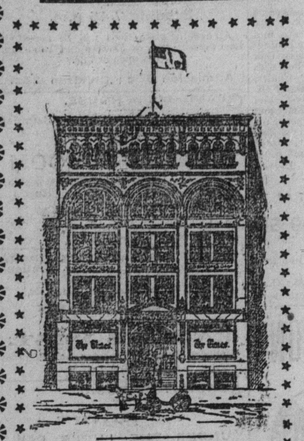
Canada's Big, New, 16-page Newspaper will Distribute among its Readers

SEVERAL THOUSAND DOLLARS INVESTED IN THESE CHOICE

CHRISTMAS BOXES.

A Piano for the Girl,
A Sealskin for the Lady,
A Pony for the Boy,
Fifty Dollars for the Baby.

These are the Premier Presents.



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There are thousands of other Holiday Rewards, enough to assure one handsome Christmas present to every person who reads THE TORONTO TIMES to-morrow.

We are spending *several thousand dollars* in Canadian newspapers *to-day* simply and solely for the purpose of attracting attention to the large 16-page illustrated newspaper which you can buy to-morrow from newsdealers or newsboys everywhere in Canada for only five cents. It's a feast for the money, filled with the liveliest and newsiest reading matter, fully illustrated, complete illustrated stories and special features that are not found in any other newspaper. *It is sold on its merits.* You will say after seeing a copy, as everybody does, "It is really the *greatest newspaper* in Canada." The coupons for the Grand Christmas Rewards which THE TORONTO TIMES will distribute among its readers, will give you something to wish for and talk about. Make sure of the paper *to-morrow* by ordering it from the newsdealer or newsboy *to-day*.

THE PLAN adopted for distributing these Holiday Rewards is fully explained in THE TORONTO TIMES to-morrow. It is not to be associated with the catch-penny baits of the mushroom prize fakes whose impositions upon the public have become notorious. The bona fide offers of THE TORONTO TIMES are made by a reliable publishing house, with plenty of ready capital at its command and possessing that indisputably high financial standing, which will be generally accepted by the public as a guarantee that every promise made by THE TORONTO TIMES to its readers will be fully and faithfully fulfilled. What we want is to induce you to purchase a *single copy* of THE TIMES *to-morrow*, and see what it is like. It's impossible to enumerate its many special merits. You must see it for yourself. *"THE TIMES," "THE TORONTO TIMES," "THE TIMES"* is what *you* want *to-morrow*. It fully explains everything, secure it from your newsboy or newsdealer to-morrow, and you will not miss another Saturday without having it in the house.

THE CHALLENGE COUPON ISSUE —OF— "The Toronto Times." OUT TO-MORROW.

Toronto News Co. *General Agents.*

A Bona Fide Offer OF THOUSANDS OF HANDSOME HOLIDAY REWARDS TO THE THOUSANDS WHO WILL BUY The Toronto Times.

To-morrow BE SURE YOU GET IT. To-morrow

THE FAIREST COUPON PLAN On Record in To-morrow's "TIMES."

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DR. WOOD'S Norway Pine Syrup.

Rich in the lung-healing virtues of the Pine combined with the soothing and expectorant properties of other pectoral herbs and barks.

A PERFECT CURE FOR COUGHS AND COLDS

Hoarseness, Asthma, Bronchitis, Sore Throat, Croup and all THROAT, BRONCHIAL and LUNG DISEASES. Obstinate coughs which resist other remedies yield promptly to this pleasant pine syrup.

PRICE 25C. AND 50C. PER BOTTLE.

SOLD BY ALL DRUGGISTS.

GRATEFUL—COMFORTING

EPPS'S COCOA

BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus:

JAMES EPPS & CO., Homœopathic Chemists, London, England. ed

FOR GENTLEMEN.

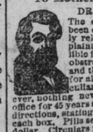
PAT. LEATHER GAITERS,

OXFORDS AND PUMPS,

In newest and most improved shapes for dress wear; also walking boots at moderate prices. 25

J. D. KING & CO., 79 KING-ST. EAST.

To Mothers, Wives and Daughters,



DR. ANDREWS' FEMALE PILLS.—The effect of certain medicines having been clearly ascertained, females are surely relieved from their distressing complaints, the symptoms for those being infallible in correcting irregularities, removing obstructions from any cause whatever, and the only safe, sure and certain remedy for all those distressing complaints so peculiar to the female sex. They are, however, nothing new, having been dispensed from his office for 45 years and are not an experiment. Explicit directions, stating when they should not be used, with each box. Pills sent to any address on receipt of one dollar. Circulars free. All letters answered promptly without charge when stamp is enclosed. Communications confidential. Address R. L. Andrews, M.S. No. 347 Shaw-street, 4 minutes walk from Queen-street West cars, Toronto, Ontario.

SPECIAL ANNOUNCEMENT!

JOHN KAY, SON & CO.

Beg to announce that they have received a JOB LINE of 500 PAIRS of

REAL SCOTCH TURCOMAN CURTAINS

In the following sizes: 4-6x10-6, 5-3x10-6, 6-0x12-0. This is an exceptionally choice lot of goods and affords a rare opportunity for intending purchasers to secure High-Class Portieres at ONE-THIRD OFF REGULAR PRICES. Also now showing a splendid assortment of

ART TAPESTRIES

Quite new, in rich and harmonious colorings. The CORRECT FABRIC for Hall Hangings and Upholstery.

Every kind of Interior Decoration undertaken and executed by efficient workmen in any part of the country, and this with their magnificent stock of Decorative Stuffs, warrants them in saying that this is the only store in Canada making a

SPECIALTY OF HIGH-CLASS DRAPERIES.

JOHN KAY, SON & CO.

34 KING-STREET WEST, TORONTO.

KITCHEN WITCH RANGE

MADE IN 24 STYLES AND SIZES.

LATEST AND BEST.

Guaranteed Superior to all Others.

QUEEN OF BAKERS.

The most perfect working Cast Iron Range ever produced, and is bound to lead.

Note a Few of its Many Excellent Points:

Large Ventilated Oven with Oscillating Shelf.

Flexible Duplex Grate that can be changed or removed without disturbing water front or fire brick.

Very large ash-pan.

Extra heavy linings.

FOR SALE BY ALL LEADING DEALERS.

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FRESH FLOWERS OF ALL KINDS
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75 Yonge. 246 N.B. Flowers Embalmed

A KEG OF OUR PORTER —IS BETTER THAN— A BARREL of DRUGS
$1.50 A KEG
SPADINA BREWERY,
Tel. 1363. Kensington-Ave

NORTHWEST LAND AND CABLE

THESE TWO STOCKS HAVE BEEN HAVING QUITE A BOOM.

British Shareholders Consent to the Management of the Land Being Transferred to Canada—Foreign Wheat Markets Barely Steady—Local Grain Trade Very Dull—Money in London and New York Firm.

Consols are quoted at 96 13-16 for money and account.

C.P.R. is quoted in London at 38¼, in Montreal at 85¾ bid, and in Toronto at 86 bid.

Grand Trunks are easier at 56½ for first preference and 36¾ for second preference.

Silver stands at 39d in London.

The open rate for discount in London has been increased to 3 per cent. Call loans in New York are higher at 6 per cent.

Commercial Cable has a genuine boom on. Yesterday's prices ran up so fast as to almost take brokers' breath away. It is said that bulls are buying entirely on prospects, as it is purely problematical as to whether the dividend will be increased.

Northwest Land is stronger on reports that the management of the company will be transferred to Canada. A gentleman largely interested in the company said yesterday: "The management will be transferred to Canada, with the full consent of British stockholders. I cannot say where the head office will be, as the matter is only under discussion now. There will probably be an office in Toronto and one in Montreal, with strong boards of directors chosen from both Toronto and Montreal."

The Boston and Maine Railway have sent a despatch to the Board of Trade stating that their elevator at Boston has been opened, and that provision is made for accommodating 17 grades of Ontario and Quebec grain and three grades for Manitoba.

THURSDAY EVENING, Nov. 3.

Local stock brokers were excited over the boom in Commercial Cable and Northwest Land to-day. In addition to the advance of yesterday Cable scored another clear rise of 1¼ points, with transactions all the way up. A sale was made at as high as 169¾, but the close was ¾ easier. Northwest Land advanced 1¼ points and sold freely all day, sales footing up to 950 shares. The tone of the market was strong. Higher figures were noted in Montreal, Merchants', Dominion, Western Assurance, British America, Incandescent, Bell Telephone and Toronto Electric Light. Bidders have come up to 178 in the latter and holders want 183, a concession of 3 points. Quotations are:

STOCKS.	T. N. Ask'd.	T. N. Bid	4 P.M. Ask'd.	4 P.M. Bid
Montreal	235¼	234¼	235	234¼
Ontario	120¾	119	120	118¾
Molsons	....	....	....	....
Toronto	255	250	255	250
Merchants'	165	162½	165	162
Commerce	145	144	144¾	144
Imperial	137	136¼	137	136¾
Dominion	264	262	263¾	263
Standard	168	167	168	....
Hamilton	170	174¼	173¾	172¾
British America	105	103½	105	104
Western Assurance	155	158½	154½	153¾
Confederation Life	....	297	....	....
Consumers' Gas	192	190	192	190
Dominion Telegraph	....	103¾	103¾	103
Montreal	....	253¼	....	....
Can. Northwest Land 6s	88¾	86¼	87	86¾
Can. Pacific Railway Stock	56¼	55¾	56¼	56
Toronto Electric Light	....	....	182	178
Incandescent Light Co.	129¼	127½	130	125
Com. Cable Co.	170	169¾	169¾	169¼
Bell Tel.	161¾	160½	162	160½
Duluth, com.	....	....	....	12
Duluth, pref.	35¼	....	35½	....
B. & Loan Association	112	....	....	....
Can. Landed Nat. Invest. Co.	135	134	....	....
Canada Permanent	....	210½	....	....
" 20 per cent.	194	193	....	....
Canadian S. & Loan	....	124½	....	....
Dom. Savings & Loan	100	98	....	....
Farmers' L. & Savings, xd	....	127	....	....
Freehold L. & S.	....	142	....	....
" 20 per cent.	....	134	....	....
Hamilton Provident	160	150	....	....
Huron & Erie	....	161	....	....
" " 20 per cent.	....	152	....	....
Imperial L. & Inv.	130	128¼	....	....
The Land Security Co.	230	....	....	....
Lon. & Can. L. & A.	122¼	121½	....	....
London Loan	....	107¼	....	....
London & Ontario	....	118	....	....
Manitoba Loan	116	114	....	....
North of Scotl. Can. Mort. Co.	....	155	....	....
Ont. Loan & Deb.	....	130	....	....
People's Loan	....	117½	....	....
Real Estate Loan & Deb. Co.	....	90	....	....
Toronto Savings & Loan	....	114¾	....	....
Union Loan & Savings	....	137	....	....
Western Canada L. & S.	....	174	....	....
" 25 per cent.	....	166	....	....

Transactions: In the morning—10 of Montreal at 235; 30 of Western Assurance at 153½; 200 of Northwest Land at 86, 100 at 86¼, 100 and 100 at 86½; 50 of Commercial Cable at 169¼ reported, 25 at 169½, 25 at 169¾, 25 and 25 at 169¾. In the afternoon—5 of Commerce at 144¾; 200 of Northwest Land at 86½; 100, 100 and 50 at 86¾; 25 of Commercial Cable at 169½.

JOHN J. DIXON & CO
STOCK BROKERS
Canada Life Assurance Building.
Stocks, Bonds, Grain and Provisions bought and sold for cash or on margin.
Private wires to New York and Chicago. Telephone 2072.

MONTREAL STOCKS.

MONTREAL, Nov. 3—closing.—Bank of Montreal, 235 and 234; Ontario Bank, offered 118; Banque du Peuple, 109½ and 108; Molsons Bank, 180 and 170; Bank of Toronto, 255 and 249; Banque Jacques Cartier, 125 and 119; Merchants' Bank, 165 and 162, sales 3 at 163; Union Bank, offered 101½; Bank of Commerce, 145 and 144 3-8. N.W. Land Co., asked 85; Rich. and Ont. Nav. Co., 68 and 66½; sales 25 at 67½, 25 at 67 3-8; City Pass. R.R., 245 and 230; Montreal Gas Company, 222 and 221½, sales 50 at 222; C.P.R., 86 and 85¾; Canada Cotton Co., 106¾ and 105, sales 100 at 106; Montreal Cotton Co., 140 and 134; Dominion Cotton Co., 136 and 134, sales 10 at 136; Com. Cable Co., 169¾ and 169½, sales 50 at 169¾, 25 at 169¾, 25 at 169½; Bell Telephone Co., 163 and 160½; Duluth com., 12½ and 12, sales 50 at 12; Duluth pfd. 38¾ and 27½.

MONEY INVESTED
Estates Managed and Rents Collected.
JOHN STARK & CO
26 TORONTO-STREET

NEW YORK STOCK EXCHANGE.

Fluctuations in New York stock market, as reported by John J. Dixon & Co., were as follows:

DESCRIPTION.	Op'g	Hig'st	Los't	Clo'g
Atchison	29¼	29¼	28¾	29¼
Chicago, Herlington & Q.	109¾	109¾	108¼	109¼
Canada Southern	56	....	....	....
Chicago Gas Trust	91	91¾	91	91¾
Cleve., Cin. & Chi.	64¼	64¾	64¼	64¼
Col. Coal & Iron Co.	40¾	....	....	....
Del. Lac. and W.	153¼	153¾	152¾	153¾
Del. & Hudson	138¼	138¼	135	135¾
Erie	26¼	26¾	26¾	26¾
Louisville & Nash.	59¼	....	....	....
Lake Shore	134	....	....	....
Mo. Pacific	61¾	62¼	61¾	61¾
National Lead Trust	47¾	47¾	47¾	47¾
N. Y. and New England	45	45¾	44¾	45¾
Northern Pacific	18¼	....	....	....
Northern Pacific preferred	50¼	50¼	50	50¼
Northwestern	105¼	....	....	....
Pacific Mail	31¼	32	31¼	32
Phila. & Reading	58	58¼	56	56¼
Rock Island	88¾	89¼	88¾	88¾
Richmond Term'l	9	9¼	9	9¼
St. Paul	89	89¾	79¼	89¼
Am. Sugar Ref.	111¼	111¼	110¼	110¾
Union Pacific	40	40¼	40	40
Western Union	98¼	99¼	98¼	98¼
Wheeling & L. E.	22¼	23¼	22¼	22¾
Wabash preferred	26¼	26¾	26¼	26¾

GUFF FROM GOTHAM.

John J. Dixon & Co. received the following despatch over their private wire from Henry Allen & Co. to-day:

NEW YORK, Nov. 3.—To-day's stock market reflected again the pending uncertainties of the election campaign. Stocks fluctuated over a narrow range, and there were no developments of any special consequence. Chicago Gas was strong; sugar sold off a little. Cotton Oil annual meeting was held and annual report showed a surplus over interest, preferred stock dividends, and after redeeming $210,000 bonds, of $854,000. Other industrials were without feature. The grangers' stocks were steady; St. Paul earnings for the fourth week in October instead of showing a decrease are $40,000 to the good. Generally railroads are reporting unexpectedly excellent earnings. Consumers' Gas of New York rose 5 points to-day and Illinois Central continued strong. Philadelphia and Boston have continued to buy New England. Much more attention is being paid to politics than to business.

ESTABLISHED 1836.
BRITISH AMERICA FIRE & MARINE ASSURANCE COMPANY.
Losses paid since organization 26
12 Million Dollars.
T. M. PRINGLE, City Agent.
OFFICE: COR. OF FRONT AND SCOTT-STREETS.

FOREIGN EXCHANGE.

Local rates reported by H. F. Wyatt, stock broker:

BETWEEN BANKS.	Counter.	Buyers.	Sellers.
New York funds	¼	3-32 pr	1-16 pr
Sterling, 60 days	9¼ to 9⅜	8⅞	9
do demand	9⅝ to 10	9⅜	9¾

RATES IN NEW YORK.	Posted.	Actual.
Sterling, 60 days	4.84	4.83¼
do demand	4.87¼	4.86¼ to 4.86⅜

Bank of England rate—3 per cent.

THE MONEY MARKET.

Rates are as follows: Bank of England rate, 3 per cent.; open rate for discount, 3 per cent.; call loans in New York, 6 per cent.; call loans in Toronto, 4½ to 5 per cent.

IRON AND BRASS BEDSTEADS.
RICE LEWIS & SON (Limited)
Cor. King and Victoria-streets, TORONTO.

TORONTO BANK CLEARINGS.

Returns from the Toronto clearing house show clearings as follows (excepting the Bank of Toronto), with comparisons:

	Clearances.	Balances
Oct. 28	$ 1,282,724	$ 171,208
" 29	965,156	120,927
" 31	941,757	198,701
Nov. 1	1,152,504	115,744
" 2	1,868,217	370,084
" 3	1,170,621	194,204
Totals	$7,378,079	$1,123,868
Last week	6,229,482	846,526
Cor. week 1891	6,921,062	750,322

5½ %
Money to lend at 5½ per cent. in sums of $1500 and over, on improved city and farm property. A. E. OSLER & Co., Room 5, 35 Adelaide-street east.

Grain and Produce.

The grain situation is unchanged. Dullness prevails, as buyers are practically out of the market. White wheat offered west at 60c, standard; red, standard, at 65c, and mixed was quoted nominally at 64 1-2c. Peas unchanged and quiet at 58c west and 59c east. Oats steady at 28c west, 29c east and 30c on track for white and 1-2c lower for mixed. Barley slow, No. 3 extra, by sample, selling at 36c to 37c at interior points, and 2c higher at lake ports. Rye 53c. Buckwheat, 40c to 41c. On call No. 1 Manitoba hard wheat was wanted at 90c spot, North Bay, and same to arrive, lake and rail, was offered at 84c. Same to arrive, Sarnia, was offered at 83c, 82c bid. No. 3 hard, North Bay, was wanted at 73c.

OFFICES TO LET.
Lately Occupied by Undersigned, Bank of Commerce Building, King-street west.
For particulars apply
ALEXANDER & FERGUSSON,
23 Toronto-street.
Telephone 1352.

THE STREET MARKET.

Receipts to-day were as follows: Wheat, 500 bush; barley, 200 bush; peas, 200 bush; oats, 400 bush. Quotations are: White wheat, 70c; spring wheat, 62c; red wheat, 68c; goose wheat, 58c to 60c; barley, 40c to 50c; oats, 32c to 32½c; peas, 59c to 61c; rye, 55c; hay, $8 to $10; straw, per ton, $10 to $13; eggs, 18c doz; butter, 18c; spring chickens, 30c to 35c; turkeys per lb, 9½c to 10c; ducks, 60c to 75c; dressed hogs, $6 to $6.25 for rough and $6.50 to $6.60 for select weights; potatoes, 60c to 75c; beef, fore, $3 to $5.50; hind, $6 to $9; mutton, $5 to $7; lamb, 9c to 10c per lb; veal, $7 to $8.50.

ROBERT COCHRAN
Member of Toronto Stock Exchange.)
PRIVATE WIRES
Direct to Chicago Board of Trade and New York Stock Exchange.
23 COLBORNE-STREET and Rotunda Board of Trade

PROVISIONS.

Quotations are: Fresh eggs, 17c; limed eggs, 15c to 16c; butter, choice dairy rolls, 18c to 20c, choice dairy in tubs, 17c to 19c; medium in tubs, 14c to 16c, inferior 12c to 14c; long clear bacon, 8c for large lots and 8c for small lots; spiced rolls, 9c; hams, 11½c to 12c; Canadian mess pork $15.50 per bbl., shorts cuts, $17; lard, 9½c tubs and 9¾c in pails; evaporated apples, 6c to 8c; dried apples, 5c to 5½c.

POULTRY.

Commission men quote as follows: Turkeys, 9½c to 10c per lb; chickens, 30c to 35c per pair; ducks, 45c to 55c per pair; geese, 6c to 7c per lb.

GOOD PRICES FOR CHEESE.

A report from St. Hyacinthe, Que., states that last week there were sold 300,000 lbs. of cheese at prices ranging from 10⅜c to 10½c.

CHICAGO GRAIN AND PROVISIONS.

Fluctuations in the Chicago grain and produce markets, as received by John J. Dixon & Co., were as follows:

	Op'n'g	Hig'st	L'w'st	Clo'sg
Wheat—Dec	71⅞	73	71⅞	72
" —May	76⅞	78	77⅛	77
Corn—Dec	41⅛	41⅝	41⅛	41⅝
" —May	45⅞	46	45⅝	45⅞
Oats—Dec	31	31¼	31	31¼
" —May	35⅛	35¼	34⅞	35¼
Pork—Dec	11 95	11 97	11 62	11 70
" —Jan	12 90	13 15	12 90	13 10
Lard—Dec	7 60	7 67	7 52	7 65
" —Jan	7 80	7 87	7 67	7 85
S. Ribs—Dec	6 67	6 75	6 65	6 75
" —Jan	....	....	....	....

GOSSIP FROM CHICAGO.

R. Cochran received the following despatch from Kennett, Hopkins & Co. to-day:

CHICAGO, Nov. 3.—Wheat—A better tone prevailed. The lessening receipts, large exports and higher foreign markets have induced some investment buying. Offerings from first hands are said to have fallen off decidedly. Though country elevators are full they are not likely to ship freely when farmers' offerings fall off. They want the storage, and can carry it cheaper in their own houses than at visible supply points. Though the market has a healthy look materially higher prices are not anticipated at present, and it is believed that any pronounced rally will be short-lived.

John J. Dixon & Co. received the following despatch over their private wire from Walker & Co. to-day:

CHICAGO, Nov. 3.—Receipts of hogs were 8000 under the estimates and prices strong. Provisions opened firm and some higher, with liberal buying for the Cudahy-Wright party. At the advance there was some little realizing, but not enough to affect the prices, as all offerings were quickly absorbed. We look for a light run of hogs for a while and expect higher prices for all products. On any little reaction or weak place we advise purchases. Corn—Receipts were light and prices higher. Cincinnati Price Current is bullish; says corn crop not husking out as well as expected.

LIVERPOOL MARKETS.

LIVERPOOL, Nov. 3.—Wheat firm, demand improving, holders offering sparingly. Corn quiet; demand poor. Spring wheat, 6s 2d; No. 2 red winter, 5s 9½d; No. 1 Cal., 6s 9½d; corn, 4s 5½d; peas, 5s 10d; pork, 76s 3d; lard, 48s; bacon, heavy and light, 45s; cheese, white and colored, 54s.

NEW YORK MARKETS.

NEW YORK, Nov. 3.—Cotton, spots steady; uplands 8⅛c, gulf 8 9-16c; futures active, sales 212,600; Nov. $8 01, Dec. $8.16, Jan. $8.29, Feb. $8.41, March $8.53, April $8.63.